

How to Apply

“Extra Help” is managed by the federal Social Security Administration.

It's Easy to Apply!

Apply online at www.socialsecurity.gov

Visit a local Social Security office or call Social Security at 1-800-772-1213

Call **SHIBA** at 1-800-247-4422

When you file an application for Extra Help, you also initiate an application for a Medicare Savings Program. Idaho Medicaid will contact you to finish the application.

Medicare Savings Programs

are administered by the state of Idaho.

To Apply:

Call Health and Welfare at 1-877-456-1233 for a mail-in application;

Visit a Health and Welfare office; or call **SHIBA** at 1-800-247-4422 for assistance

For this benefit, you must show proof of ID and income. You also need to present current statements of bank accounts and other assets.

Remember:

The only way to know if you are eligible is to apply!

After you Qualify

Save Money
on your Medicare Expenses

Using Extra Help Drug Coverage

You must have a Part D plan in order to use Extra Help. If you are not yet enrolled in a Medicare Prescription Drug Plan or a Medicare Advantage plan, you can still use Extra Help right away. Humana LI-NET will be your temporary plan until a Medicare plan starts. Have your pharmacy call 1-800-873-1307 for coverage information.

About Senior Health Insurance Benefits Advisors (SHIBA)

SHIBA is part of a nationwide organization of Medicare State Health Insurance Programs. **SHIBA** supports and trains a network of local counselors who help Medicare recipients access benefits and receive the care they need.

1-800-247-4422
SHIBA.idaho.gov



Senior Health Insurance
Benefits Advisors

2014



3.25.14



Apply for “Extra Help” and
Medicare Savings Programs

The Programs

“Extra Help” is a federal program that helps with Medicare Part D (prescription drug) costs. This **Limited Income Subsidy**:

- ☑ Eliminates the “donut hole” gap in coverage—period
- ☑ Reduces your plan’s monthly premium, often to \$0
- ☑ Cuts the yearly deductible, often to \$0
- ☑ Greatly reduces pharmacy copays, even on expensive medications
- ☑ Allows you to change Medicare plans any month of the year. If a different plan would save you money, you can switch!

Medicare Savings Programs are state programs that:

- ☑ Help pay some Medicare Part A and Part B costs AND
- ☑ Automatically include the package of Part D “Extra Help” prescription drug benefits (except with QDWI)
- ☑ The amount of assistance you qualify for depends on your income and assets



Am I Eligible?

2014 Income and Asset Limits

*These limits are guidelines.
The only way to know for sure
if you qualify is to apply.*

Extra Help Program	Family Size	Monthly Income	Assets*	Your Subsidized Drug Plan Benefit
Extra Help Full Subsidy	Individual	\$1,333	\$ 8,660	Low or \$0 premium \$0 deductible \$2.55-\$6.35 copay NO “donut hole” GAP!
	Married Couple	\$1,790	\$ 13,750	
Extra Help Partial Subsidy	Individual	\$1,479	\$13,440	25-75% premium reduction \$66 annual deductible 15% copay NO “donut hole” GAP!
	Married Couple	\$1,986	\$26,860	

* Assets (resources) include money in bank accounts, stocks, bonds and real estate. Your home, one car, personal possessions, burial plot and a \$1,500 account for burial are not counted.

** Married couples can choose to have their income counted under the Community Property Method. With this method one spouse might qualify as an individual for a Medicare Savings Program.

Medicare Savings Program	Family Size**	Monthly Income	Assets*	Helps you with
Qualified Medicare Beneficiary (QMB)	Individual	\$ 993	\$ 7,160	Part A & Part B premiums, deductibles and copays Extra Help Full Subsidy
	Married Couple	\$1,331	\$ 10,750	
Specified Low Income Medicare Beneficiary (SLMB)	Individual	\$1,187	\$ 7,160	Part B premium Extra Help Full Subsidy
	Married Couple	\$1,593	\$ 10,750	
Qualifying Individual (QI)	Individual	\$1,333	\$ 7,160	Part B premium Extra Help Full Subsidy
	Married Couple	\$1,790	\$ 10,750	
Qualified Disabled Working Individual (QDWI)	Individual	\$3,975	\$ 4,000	Part A premium only
	Married Couple	\$5,329	\$ 6,000	

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